

**INTERNATIONAL RESEARCH JOURNAL OF
COMMERCE, ARTS AND SCIENCE**

ISSN 2319 – 9202

A REFEREED JOURNAL OF



**Shri Param Hans Education &
Research Foundation Trust**

**WWW.CASIRJ.COM
www.SPHERT.org**

Published by iSaRa

Financing Education: A Study of Indian Scholarships

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Abstract

Education is the most crucial input for empowering people especially youth with skills and knowledge and giving them access to productive employment in future. It develops confidence and helps in building the personality of a person. Education improves an individual's quality of life. Hence, it is necessary to develop an education system which generates human capital for achieving social and economic development. But Education is increasing with the new paradigm. Education is becoming very costly in recent time. The fee structures followed by different institutions are different and higher. Mostly students cannot afford the costly education. But the central government is playing a tremendous role in financing the education by providing scholarships to the eligible students. The aim of this research paper to emphasize on some national scholarships and highlight the Gross Enrollment ratio of India. The paper concludes with recommendations on enhancing the effectiveness of scholarships to improve access and employability of the students.

Keywords: Education, Indian Population, Gross Enrollment Ratio and National Scholarships.

1.1 Introduction

India's higher education system is the third largest in the world with a total enrolment of 35.7 million students, next to the United States and China. The main governing body at the tertiary level is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the centre and the state. Accreditation for higher learning is overseen by 15 autonomous institutions established by the University Grants Commission (UGC).

As per the latest 2011 Census, about 8.15% (68 millions) of Indians are graduates, with Union Territories of Chandigarh and Delhi topping the list with 24.65% and 22.56% of their population being graduates respectively. Indian higher education system has expanded at a fast pace by adding nearly 20,000 colleges and more than 8 million students in a decade from 2000–01 to 2010–11. As of 2016, India has 799 universities, with a break up of 44 central universities,

540 state universities, 122 deemed universities, 90 private universities, 5 institutions established and functioning under the State Act, and 75 Institutes of National Importance which include AIIMS, IIT's and NIT's among others.

1.2 Research Methodology

The study is based on secondary data obtained from the annual reports of AISHE, publications and accounts of MHRD and various scholarships portal and other related publications. Some information were collected from books. The scholarships were purposively selected based on data availability from 2010-11 to 2015-16, and the consistency of identity between the periods. The study made use of descriptive statistics of trend analysis, percentage growth and averages to examine the performance of the government.

This study is divided in to eight parts-the above being the introduction, the second part is research methodology, the third part gives the information about Indian Population. The fourth part is the conceptual framework of Gross Enrollment Ratio (GER). The fifth part presents details about scholarships for welfare of students. The research suggestions and conclusions were given in part six.

Objective of the study

- To identify national scholarships in India.
- To discuss the conceptual framework of Gross Enrollment Ratio (GER).
- To study the status of scholarships in India.
- To give suitable suggestions to make effective scholarships.

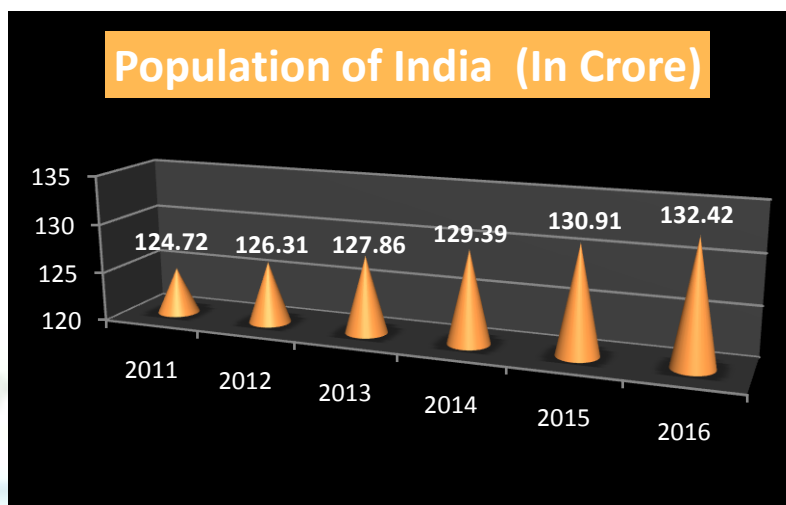
Limitation of study

- The study of research is limited only to some specific national scholarships.
- The time period of study is only between the financial years 2010-16 on the basis of data available.
- Study was only limited to India.

1.3 Indian Population

India is the second most populated country with nearly a fifth of world's population. Indian Population is growing rapidly. During the last six years starting from 2011 the Indian population was 124.72 Crore, 126.31 Crore, 127.86 Crore, 129.39 Crore, 130.91 Crore and 132.42 Crore respectively. Below Table depicts the population of India during last 6 years and trend of Indian population which is sloping upward from left to right.

Year	Population of India (In Crore)
2011	124.72
2012	126.31
2013	127.86
2014	129.39
2015	130.91
2016	132.42



Source: AISHE Report

1.4 Gross Enrollment Ratio (GER)

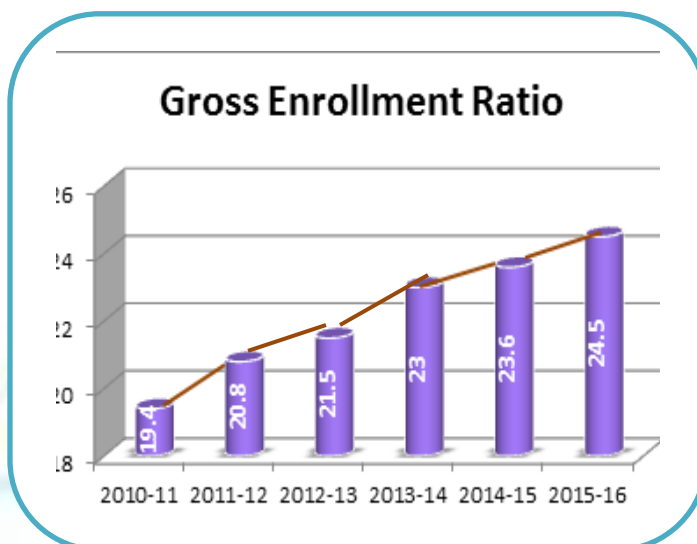
Gross Enrollment Ratio (GER) or Gross Enrollment Index is the statistical tool used worldwide to gauge the number of students enrolled in school, colleges or universities. It is measured by considering the number of students at all three levels and the number of official population comprising of the children and adults of the appropriate age. It is expressed as a percentage of population. India is aiming to attain GER of 30% by 2020, but still it is far behind countries like China with GER of 43.39% and US with 85.8%.

In other words, GER is a statistical measure for determining the number of students enrolled in undergraduate, postgraduate and research level studies within the country and is expressed as a percentage of the population.

	2010-2011	2011-2012	2012-13	2013-14	2014-15	2015-2016
Enrollment in Higher Education (Total in millions)	27.5	29.2	30.1	32.3	33.3	34.6
Men	15.5	16.2	16.7	17.5	17.9	18.6
Women	12.0	13.0	13.5	14.8	15.4	16.0
Gross Enrollment Ratio (total)	19.4	20.8	21.5	23	23.6	24.5
Men	20.8	22.1	22.7	23.9	24.5	25.4
Women	17.9	19.4	20.1	22.0	22.7	23.5

Source: AISHE Reports

Above Table represents the Enrollment in Higher Education of India during last 6 years and it was found that it is increasing in Higher Education in Mill. The Enrollment has grown considerably during the last 6 years, which has increased from 27.5 million in 2010-11 to 34.6 in 2015-16. The overall Enrollment at all the levels has increased over the years.



Although India aims to attain a GER of 30% by 2020, it's still much behind countries like China, which, currently, boasts an enrolment ratio of 43.39%. USA's GER is 85.8% and Pakistan's is 9.93%.

According to AIHES of 2016-17, Tamil Nadu has the highest GER in the country at 46.9%, which is higher than the national average. Bihar's poor show continues with just 14.9% of its eligible population (in the age group of 18 to 23 years) pursuing higher education.

India needs to bring improvement in the education system and improve the number of institutes considerably by developing more institution with accreditation. It will automatically increase the number of students being enrolled in the education arena, eventually promoting the progress and development of the nation.

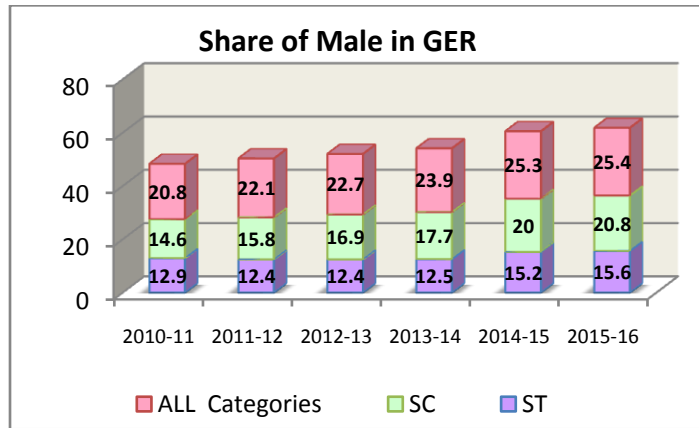
Distribution of GER according to social category and Gender

Following table depicts the Gender wise distribution of Gross Enrollment Ratio of India. Data represents the share of different categories in Gross Enrollment Ratio for last 6 years. Gross Enrollment Ratio is categorized in different categories like male, female and total which is again subcategorized in to ST, SC and all categories.

In below table depicts that in last 6 years GER of india is increasing in different zender based categories which presents a positive growth rate for India.

Year	Male			Female			Total		
	ST	SC	ALL	ST	SC	ALL	ST	SC	ALL
	Categories			Categories			Categories		
2010-11	12.9	14.6	20.8	9.5	12.3	17.9	11.2	13.5	19.4
2011-12	12.4	15.8	22.1	9.7	13.9	19.4	11	14.9	20.8
2012-13	12.4	16.9	22.7	9.8	15	20.1	11.1	16	21.5
2013-14	12.5	17.7	23.9	10.2	16.4	22	11.3	17.1	23
2014-15	15.2	20	25.3	12.3	18.2	23.2	13.7	19.1	24.3
2015-16	15.6	20.8	25.4	12.9	19	23.5	14.2	19.9	24.5

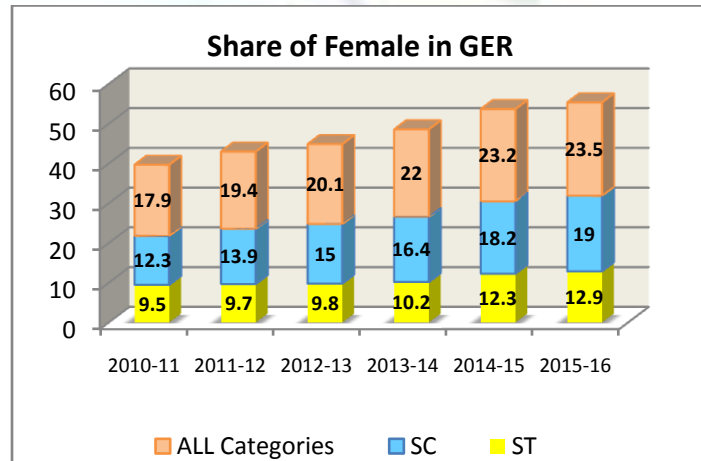
Source: AISHE Reports



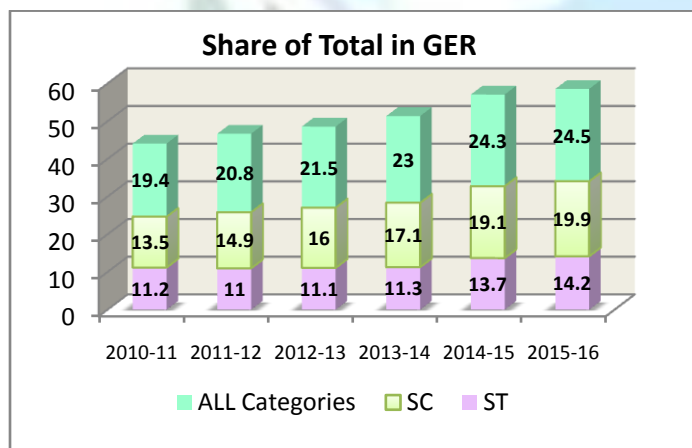
Share of male category in Gross Enrollment Ratio of India is shown in this chart. Male category is divided in ST, SC and all categories which is indicating the increasing share in Gross Enrollment Ratio.

Source: AISHE Reports

Share of female category in Gross Enrollment Ratio of India is presented in this chart. As like male, female category is also divided in ST, SC and all categories which is showing the increasing share in Gross Enrollment Ratio.



Source: AISHE Reports



Source: AISHE Reports

In this chart the total share in Gross Enrollment Ratio of India is displayed. As like male and female category, total is also divided in ST, SC and all categories which is presenting increasing share in Gross Enrollment Ratio in last 6 years that is a good sign for India.

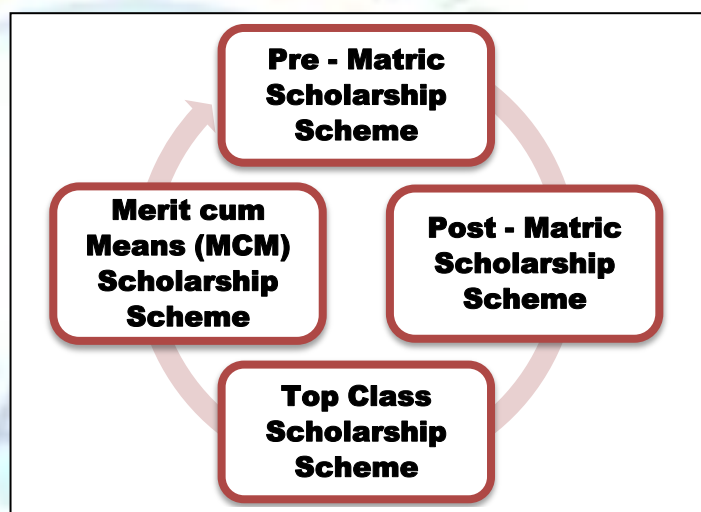
1.5 Scholarship

A **scholarship** is an award of financial aid for a student to further their education. Scholarships are awarded based upon various criteria, which usually reflect the values and purposes of the donor or founder of the award. Scholarship money is not required to be repaid.

In other words scholarship is the application of systematic approaches to the acquisition of knowledge through intellectual inquiry. Scholarship includes the dissemination of this knowledge through various means such as publications, presentations (verbal and audiovisual), professional practice and the application of this new knowledge to the enrichment of the life of society.

Categories of Scholarship

Scholarship schemes are divided in four major categories. Students are required to select the relevant category based on their class/course in which they are studying and applying. These categories are detailed below:



A. Pre - Matric Scholarship Scheme

- This scholarship scheme is specially for students studying from Class 1st to Class 10th.

B. Post - Matric Scholarship Scheme - This scholarship scheme is designed for students studying from Class 11th, 12th and above which includes Courses like ITI, B.SC, B. Com., B. Tech, Medical etc.

C. Top Class Scholarship Scheme - This scholarship scheme is planned for students studying in Top Level colleges across India such as IITs and IIMs.

D. Merit cum Means (MCM) Scholarship Scheme - This scholarship scheme is for students doing Technical and Professional courses at graduation and post-graduation level.

Scheme of 'Pre-Matric Scholarship' for Students Belonging to the Minority Communities-

The scholarship at pre-matric level will encourage parents from minority communities to send their school going children to school, reduce their financial burden on school education and sustain their efforts to support their children to complete school education. Empowerment through education, which is one of the objectives of this scheme, has the potential to lead to upliftment of the socio economic conditions of the minority communities.

Scope	The scholarship will be awarded for studies in India in a government or private school from class I to class X, including such residential Government institutes and eligible private institutes selected and notified in a transparent manner by the State Government and Union Territory Administration concerned. 4. ELIGIBILITY Scholarship will be awarded to the students who have secured not less than 50% marks in the previous final examination and annual income of their parents/guardian from all sources does not exceed Rs. 1 lakh.			
Distribution	Muslims, Sikhs, Christians, Buddhists, Jains and Zoroastrians (Parsis) have been notified as minority communities under Section 2 (c) of the National Commission for Minorities Act, 1992. The distribution of scholarship among the States/Union Territories will be made on the basis of population of minorities in the States/Union Territories of Census 2001.(*This would be changed when figures of 2011 Census is available).			
Rate of Scholarship	S. No.	Item	Hostellers *	Day Scholars
	1.	Admission fee from class VI to X	Rs.500/- per annum subject to actual	Rs.500/- per annum subject to actual
	2.	Tuition fee from class VI to X	Rs.350/- per month subject to actual	Rs.350/- per month subject to actual
	3.	Maintenance allowance is payable for a period not exceeding 10 months in an academic year		
		(i) Class I to V	Nil	Rs. 100/- per month
		(ii) Class VI to X	Rs. 600/- per month subject to actual	Rs. 100/- per month
Actual financial assistance will be provided for admission/tuition fee and maintenance allowance as given below subject to a maximum ceiling indicated against item concerned: *Hostellers include students who are staying in hostel of the school/institute concerned or those provided by the State Government/Union Territory Administration concerned.				

Source: https://scholarships.gov.in/public/schemeGuidelines/MOMA_Prematric_modified.pdf

In below table the distribution status of pre-matric scholarships is given which shows the amount allotted to beneficiaries under this scholarship scheme.

Distribution of Pre-matric scholarship

<u>S. No.</u>	<u>Year</u>	<u>No. of scholarships</u>	<u>Amount (In crore)</u>
<u>1</u>	<u>2008-09</u>	<u>5,12,657</u>	<u>62.21</u>
<u>2</u>	<u>2009-10</u>	<u>17,29,076</u>	<u>202.94</u>
<u>3</u>	<u>2010-11</u>	<u>44,21,571</u>	<u>446.25</u>
<u>4</u>	<u>2011-12</u>	<u>55,28,557</u>	<u>615.47</u>
<u>5</u>	<u>2012-13</u>	<u>64,36,984</u>	<u>786.19</u>
<u>6</u>	<u>2013-14</u>	<u>77,94,190</u>	<u>963.70</u>
<u>7</u>	<u>2014-15</u>	<u>74,94,593</u>	<u>1128.81</u>
<u>8</u>	<u>2015-16</u>	<u>51,78,779</u>	<u>906.22</u>
<u>9</u>	<u>2016-17</u>	<u>41,51,277</u>	<u>748.82</u>

Source: <http://www.minorityaffairs.gov.in/SCHEMES/PERFORMANCE/Scholarship-Schemes/pre-matric-scholarship-scheme>

A. Scheme of 'Post-Matric Scholarship' for Students Belonging to the Minority Communities

This scheme was announced in June, 2006 by Prime Minister under New 15 Point Programme for the Welfare of Minorities. It provides that a post-matric scholarship scheme for meritorious students from minority communities would be implemented. The objective of the scheme is to award scholarships to meritorious students belonging to economically weaker sections of minority community so as to provide them better opportunities for higher education, increase their rate of attainment in higher education and enhance their employability.

Source: <http://www.minorityaffairs.gov.in/SCHEMES/PERFORMANCE/Scholarship-Schemes/post-matric-scholarship-scheme>

Scope	The scholarship is to be awarded for studies in India in a government or private higher secondary school/college/university, including such residential institutes of the Government and eligible private institutes selected and notified in a transparent manner by the State Government/Union Territory Administration concerned. It will also cover technical and vocational courses in Industrial Training Institutes/ Industrial Training Centers affiliated with the National Council for Vocational Training (NCVT) of classes XI and XII level.
Eligibility	Scholarship will be awarded to the students who have secured not less than 50% marks or equivalent grade in the previous final examination and the annual income of whose parents/guardian from all sources does not exceed Rs.2.00 lakh.
Distribution	Muslim, Christian, Sikh, Buddhist, Jain and Zoroastrians (Parsis) have been notified as minority communities under Section 2 (c) of the National Commission for Minorities Act, 1992. The distribution of scholarship among the States/Union Territories will be made on the basis of population of the above

	notified minorities in the States/ Union Territories of Census 2001.			
Earmarking For Girl Students	30% of scholarship will be earmarked for girl students. In case sufficient number of eligible girl students is not available, then the balance earmarked scholarships may be awarded to eligible boy students.			
Selection Procedure	Unlike scholarship for SC and ST, there are a fixed number of scholarships for minorities is small and limited. Students from BPL families, having the lowest income shall be given preference in the ascending order. The renewal applications would be fully exhausted before the new applications are considered.			
Duration	Scholarship will be provided for the entire course. However, maintenance allowance will be given for a period not exceeding 10 months only in an academic year.			
Rate of Scholarship	Actual financial assistance will be provided for admission & course /tuition fee and maintenance allowance as given below subject to a maximum ceiling indicated against item concerned: (Amount in Rs.)			
	Sl. No.	Item	Hosteller *	Day scholar
	1.	Admission and tuition fee for classes XI and XII.	Actual subject to a maximum ceiling of Rs.7,000 p.a	Actual subject to a maximum ceiling of Rs.7,000 p.a
	2.	Admission and course/tuition fee for technical and vocational courses of XI and XII level. (Includes fees/charges for raw materials, etc.)	Actual subject to a maximum ceiling of Rs.10,000 p.a.	Actual subject to a maximum ceiling of Rs.10,000 p.a.
	3.	Admission and tuition fee for under- graduate, post graduate.	Actual subject to a maximum ceiling of Rs.3,000 p.a.	Actual subject to a maximum ceiling of Rs.3,000 p.a.
	4.	Maintenance allowance for 10 months only in an academic year (Includes expenses for study material, etc.)		
		(i) Classes XI and XII including technical and vocational courses of this level.	Rs.380 p.m	Rs.230 p.m.

	(ii) Courses other than technical and professional courses at undergraduate and post graduate level	Rs.570 p.m.	Rs.300 p.m.
	(iii) M. Phil and Ph.D. (For those researchers who are not awarded any fellowship by university or any other authority)	Rs.1200 p.m.	Rs.550 p.m.

* Hostellers include students who are not staying in hostel of the school/institute concerned but are staying as paying guest or in rented accommodation in towns/cities which are not the places where their parents reside.

Distribution of Post-matric scholarship

<u>S. No.</u>	<u>Year</u>	<u>No. of scholarships</u>	<u>Amount (In crore)</u>
<u>1</u>	<u>2007-08</u>	<u>24,868</u>	<u>962.67</u>
<u>2</u>	<u>2008-09</u>	<u>1,70,273</u>	<u>7,062.52</u>
<u>3</u>	<u>2009-10</u>	<u>3,64,387</u>	<u>148.74</u>
<u>4</u>	<u>2010-11</u>	<u>5,25,644</u>	<u>228.97</u>
<u>5</u>	<u>2011-12</u>	<u>7,01,950</u>	<u>362.99</u>
<u>6</u>	<u>2012-13</u>	<u>7,55,643</u>	<u>326.55</u>
<u>7</u>	<u>2013-14</u>	<u>8,90,467</u>	<u>515.56</u>
<u>8</u>	<u>2014-15</u>	<u>9,05,620</u>	<u>501.11</u>
<u>9</u>	<u>2015-16</u>	<u>6,66,840</u>	<u>385.72</u>
<u>10</u>	<u>2016-17</u>	<u>6,22,900</u>	<u>359.65</u>

Source: <http://www.minorityaffairs.gov.in/SCHEMES/PERFORMANCE/Scholarship-Schemes/post-matric-scholarship-scheme>

B. Scheme of 'Merit Cum Means Based Scholarship' for Students Belonging to the Minority Communities

Objective	The objective of the Scheme is to provide financial assistance to the poor and meritorious students belonging to minority communities to enable them to pursue professional and technical courses.
Scope	These scholarships are available for studies in India only and will be awarded through State Government/UT Administration or an Agency designated by the State Government/UT Administration for this purpose.
Number of Scholarship	During 12th Five Year Plan, 60000 fresh Scholarships will be awarded each financial year, besides renewals among the students of minority communities in States/UTs throughout the country based on the State/UT-wise population of

	these communities. The distribution of fresh scholarships based on 2001 census is as under: State-wise distribution of scholarship among the students belonging to minority communities			
Earmarking	<p>i) 30% scholarship is earmarked for girls students of each minority community in a State/UT which is transferable to male students of that community in case of non-availability of female students in that community in the concerned State/UT. 30% is the floor and not the ceiling for eligible girl students.</p> <p>ii) If the physical target of scholarship for a particular minority community in a state/UT is not utilized, it will be distributed among the same minority community in other States/UTs strictly in accordance with merit and without disturbing the national ratio.</p> <p>iii) A student residing in a particular State/UT will be entitled for scholarship under the quota of that State/UT only irrespective of his/her place of study.</p> <p>iv) The number of scholarship has been fixed State/UT-wise on the basis of minority population of the States/UTs. Within the State-wise allocations, the applications from Listed Institutions will be exhausted first. The list of such Institutions is available on the website of this Ministry i.e. www.minorityaffairs.gov.in</p>			
Rate of Scholarship	S. No.	Type of Financial Assistance	Rate for hostler	Rate for Day Scholar
	1.	Maintenance Allowance (For 10 months only)	Rs.10,000/-per annum (Rs.1000 p.m.)	Rs.5,000/- per annum (Rs.500 p.m.)
	2.	Course Fee*	Rs.20,000/- per annum or Actual whichever is less	Rs.20,000/- per annum or Actual whichever is less
		Total	Rs.30,000/-	Rs.25,000/-
	* Full Course Fee will be reimbursed for the listed institutions.			
Payment	The scholarship amount i.e. Course fee and Maintenance allowance would be credited/transferred directly into the bank account of selected students. ii) Scholarship will not be paid for the period of internship/housemanship in the M.B.B.S. course or for a practical training in other course if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in other course.			

https://scholarships.gov.in/public/schemeGuidelines/MOMA_MCM-guidelines.pdf

Distribution of Merit Cum Means scholarship

<u>S. No.</u>	<u>Year</u>	<u>No. of scholarships</u>	<u>Amount (In crore)</u>
<u>1</u>	<u>2008-09</u>	<u>26,195</u>	<u>64.73</u>
<u>2</u>	<u>2009-10</u>	<u>35,982</u>	<u>97.51</u>
<u>3</u>	<u>2010-11</u>	<u>41,056</u>	<u>108.75</u>
<u>4</u>	<u>2011-12</u>	<u>42,476</u>	<u>115.72</u>
<u>5</u>	<u>2012-13</u>	<u>68,096</u>	<u>181.21</u>
<u>6</u>	<u>2013-14</u>	<u>1,00,428</u>	<u>259.84</u>
<u>7</u>	<u>2014-15</u>	<u>1,38,770</u>	<u>381.27</u>
<u>8</u>	<u>2015-16</u>	<u>1,33,582</u>	<u>357.98</u>
<u>9</u>	<u>2016-17</u>	<u>1,20,158</u>	<u>318.07</u>

Source: <http://www.minorityaffairs.gov.in/SCHEMES/PERFORMANCE/Scholarship-Schemes/merit-cum-means-scholarship-scheme>

C. Top Class Scholarship Scheme

✚ Central Sector Scholarship of Top Class Education for SC Students

Background	The Scheme framed in pursuance of the Union Budget 2005-06 announcements is effective from 21st June, 2007. The Scheme was subsequently revised in January, 2012.
Objective	Objective of the Scheme is to promote qualitative education amongst SC students, by providing full financial support for pursuing studies beyond 12th class.
Coverage	<ul style="list-style-type: none"> ❖ There are 175 notified institutions of excellence spread all over the country including IIMs, IITs, NITs, commercial pilot training institutions and reputed medical/law and other institutions of excellence. A total of 1250 slots are to be granted scholarships every year. Courses of study covered are Engineering, Medicine/Dentistry, Law, Management and other Specialized Streams. ❖ The scholarship, once awarded, continues till the completion of the course, subject to the satisfactory performance.
Income Ceiling and Eligibility	<p>The annual family income ceiling from all sources for eligibility under the Scheme is Rs.4.50 lakh. The general selection criteria among the eligible candidates of any institution must be the merit. However, if for the last available slot in an institution, there are more than one students with equal marks, preference may be given to the student with the lowest annual family income.</p> <p>The SC students, who secure admission in the notified institutions, according to</p>

	<p>the norms prescribed by the respective institutions, are eligible for the scholarship under the scheme to the extent of the number of scholarships allocated to the institutions concerned.</p> <p>The scholarship is merit based and the top ones in each institutions (subject to their eligibility) to get. In case the number of students admitted exceeds the number of awards, then the scholarship will be restricted to the top ones in the inter-se merit list institute-wise. In case the institute finds that the number of eligible candidates in the 1st year are less than the number of scholarships allotted to it, the balance scholarships may be offered to students studying in 2nd, 3rd and 4th year, etc. on the basis of inter-se merit of previous year's results giving priority to those with higher number of years left to complete their respective courses i.e., 1st year student is to get priority over the 2nd year student and so on.</p>
Quantum of Assistance	<p>Scholarship is awarded for:</p> <ul style="list-style-type: none"> ❖ Full tuition fee and other non-refundable charges (there is a ceiling of Rs.2 lakh per annum per student towards fee in the private institutions and Rs.3.72 lakh per annum per student in private commercial pilot training institutions). ❖ Living expenses @ of Rs.2220 per month per student ❖ Books & stationery @ Rs.3000 per annum per student and ❖ A latest computer with full accessories limited to Rs. 45000 per student as one time assistance (Living expenses, cost of books and stationery and computer are subject to actual).
Funding Pattern	Funds are released by the Ministry directly to the institutions in a single instalment on yearly basis, upon receipt of necessary details about admission of SC students.

Scholarship for Top Class Education for Students with Disabilities

Objective & Coverage	<ul style="list-style-type: none"> ❖ The Scheme aims at recognizing and promoting quality education amongst Students with Disabilities by providing full financial support. ❖ The scheme will cover Students with Disabilities (SwDs) for pursuing studies at the level of Post Graduate Degree or Diploma in any discipline. ❖ The scheme will operate in all institutions notified by the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment as institutions of excellence. The list of such institutions is enclosed at Annexure I (A).
Conditions of Eligibility	<ul style="list-style-type: none"> ❖ A citizen of India, ❖ A person with disability having not less than 40% disability and having a

	<p>disability certificate issued by any competent medical authority.</p> <ul style="list-style-type: none"> ❖ Having selected and got admission in any of the notified institutions for pursuing a full-time course at the level of Post Graduate Degree/Diploma according to the norms prescribed by the respective institution. Scholarship under this scheme shall not be admissible for pursuing distance-learning/part-time/week-end courses under any stream. ❖ The candidate is not receiving any other scholarship under any scheme of the Government of India. 		
<p>Income Ceiling of parents/guardians</p>	<ul style="list-style-type: none"> ❖ Total income from all sources of the candidate and/or his/her parents/guardians, shall not exceed Rs.6,00,000/- (Rupees six lakh only) per annum, (excluding such allowances as are not treated as part of total income for the purpose of income tax). A copy of latest taxassessment as well as latest monthly salary slip from the employer is also required to be enclosed with the application. ❖ Two children in a family - Not more than two disabled children of the same parents/guardians will be eligible and to this effect a self-certification will be required from the candidate. Provided, more than two children of the same parents can be allowed in case the second/third children are twins. ❖ One time award - The awardee cannot be considered for the award for second or subsequent times as the individual can be awarded only for once. 		
<p>Quantum of Financial Assistance</p>	<p>S. No.</p>	<p>Components of Scholarship</p>	<p>Rate per awardee</p>
		<p>Reimbursement of tuition fees and nonrefundable charges paid/payable to the Institution</p>	<p>Up to Rs. 2.00 lakh – per annum (subject to actual amount).</p>
		<p>Maintenance Allowance</p>	<p>Rs. 3,000/- per month for hostellers, Rs. 1,500/- per month for day-scholars</p>
		<p>Special Allowances (related to types of disabilities like reader allowance, escort allowance, helper allowance etc.)</p>	<p>Rs. 2,000/- per month</p>
		<p>Books & Stationery</p>	<p>Rs. 5,000/- per annum.</p>
		<p>Reimbursement of expenses for purchase of a computer with accessories.</p>	<p>Rs. 30,000/- per awardee as a one-time grant for entire course.</p>
		<p>Reimbursement of expenses for purchase of Aids and Assistive Devices including necessary software related to the particular</p>	<p>Rs. 30,000/- per awardee as a one-time grant for entire course</p>

	disability of the selected candidate.
Mode of Disbursal of Scholarship	The scholarship amount will be disbursed by the Department of Empowerment of Persons with Disabilities through Direct Benefit Transfer method through a designated bank direct to the bank accounts of the selected candidates. However, the non-refundable fees payable by the beneficiary shall be remitted to the Institute in which he/she is studying subject to the limit prescribed in the scheme in case the student has not paid such fees to the Institute, otherwise, such fees paid by the student shall be reimbursed to him or her.

Source: https://www.google.co.in/search?q=Top+Class+Education+for+students+with+disabilities.&rlz=1C1CHBD_enIN786IN786&oq=Top+Class+Education+for+students+with+disabilities.&aqs=chrome..69i57j0.2004j0j7&sourceid=chrome&ie=UTF-8

✚ Central Sector Scholarship Scheme Of Top Class Education For St Students (2007-08)

Objective	The scheme aims at recognizing the need to support meritorious ST students who gain admission in identified quality educational institutions, by providing full financial support to the selected meritorious students which would enable them to complete their courses of higher studies in these selected academic institutions of the country.
Salient Features of the scheme	<ul style="list-style-type: none"> ❖ Coverage: The scheme will operate in all institutions notified by the Ministry of Tribal Affairs. MoTA is fully authorized to finalize the list of institutes and review it periodically. ❖ Grant of scholarships: The ST students who secure admission in these institutions will be awarded scholarships. ❖ The scholarship, once awarded, will continue till the completion of the course, subject to satisfactory performance. ❖ The amount of the scholarship would cover tuition fees; boarding and lodging expenses; book grant and a one-time grant for the purchase of a computer (along with its accessories).
Eligibility	<ul style="list-style-type: none"> ❖ Those ST students who have secured admission in the notified institutions according to the norms prescribed by the respective institutions will be eligible for the scholarship under the scheme to the extent of the number of scholarships allocated to the institutes concerned. In case the number of students admitted exceeds the number of awards, then the scholarship will be restricted to the top that number of students allotted to institute in the inter-se merit list. The remaining students from ST category admitted in the institute in different courses shall be eligible for the Post-Matric Scholarship (PMS) administered by this Ministry as a centrally sponsored scheme, provided such students are otherwise eligible for the said scheme.

	<ul style="list-style-type: none"> ❖ The total family income of the student to be eligible for this scholarship from all sources should not exceed Rs.2.00 lakh per annum. ❖ The scholarship will become payable immediately after a student has secured admission and has started attending the classes. ❖ The scholarship will be terminated if the student fails to pass the final examination of each year or any terminal examination prescribed. He will, however, remain eligible for the Post-Matric Scholarship.
Procedure for selection of Institutes	The reputed premier institutions to be covered under the scheme shall be notified by the Ministry in the first year of operation and thereafter shall be revised every year by a Steering Committee.
Funding Pattern	The Scheme will be funded by the Ministry of Tribal Affairs on 100% basis and the funds shall be released directly to the institution concerned. 6.2 The funds may be released by the Ministry of Tribal Affairs in a single instalment immediately after the admission.

Source: <http://www.lamstan.com/Scholarships/ST%20Scholarship%20Central.pdf>

1.6 Suggestions and conclusions

This section provides suggestions and conclusions based on the data gathered, analyzed and research conducted. This research paper throws light on some selected national scholarships and gives suggestions to make valuable these schemes.

1. Most of the scholarships are not started for the benefit of general category. To make successful the scholarship schemes, some amendments can be done for general category students like making them eligible and providing financial assistance.
2. These scholarship schemes are having a lots of formalities which is time taking so there is a need to minimize the financial burden on the students.
3. There is a need to increase the maximum amount of scholarships so that students can avail the greatest possible benefit of scheme.
4. Allow scholarships to be used for all costs included in the cost of attendance, such as books, transportation, and other personal expenses
5. Find out the ways to identify how to best use the scholarships for needy and meritorious students.
6. The scholarship financial aid process should be easy and simple.
7. Scholarship must support financial literacy, student counseling, and emergency funds; and connect students to academic mentoring and coaching.

Scholarships are given to enable the needy and meritorious students for accessing the better education and empowering them for employment. This paper discusses national scholarships and gave suggestions to make it more useful.

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